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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: KAY, Alan et al.
Application No. 09/626,838
Filed: July 27, 2000
For: **SYSTEM AND METHOD OF TRANSACTION
SETTLEMENT USING TRADE CREDIT**
Examiner: Hamilton, Lalita M.
Group Art Unit: 3624

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

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AMENDMENT AND REMARKS

Sir:

This Amendment is filed in response to the Office Action mailed March 24, 2004 setting a three month period for response which expired on June 24, 2004.

Applicants have filed herewith a request for a one month extension of time, extending the period for response to July 24, 2004. Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 15 of this paper.